

SERFF Tracking Number: META-126204447 State: Arkansas
Filing Company: TIAA-CREF Life Insurance Company State Tracking Number: 42800
Company Tracking Number: LAPSE & REPLACEMENT REPORT-TIAA
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: Individual LTCI
Project Name/Number: Lapse & Replacement Report-TIAA/Lapse & Replacement Report-TIAA

Filing at a Glance

Company: TIAA-CREF Life Insurance Company

Product Name: Individual LTCI

SERFF Tr Num: META-126204447 State: Arkansas

TOI: LTC06 Long Term Care - Other

SERFF Status: Closed-Filed

State Tr Num: 42800

Sub-TOI: LTC06.000 Long Term Care - Other

Co Tr Num: LAPSE &

State Status: Closed

REPLACEMENT REPORT-TIAA

Filing Type: Form

Reviewer(s): Harris Shearer

Author:

Disposition Date: 08/05/2009

Date Submitted: 06/26/2009

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Lapse & Replacement Report-TIAA

Status of Filing in Domicile:

Project Number: Lapse & Replacement Report-TIAA

Date Approved in Domicile:

Requested Filing Mode: Informational

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 08/05/2009

Explanation for Other Group Market Type:

State Status Changed: 08/05/2009

Deemer Date:

Created By: Mary Rinaldi

Submitted By: Mary Rinaldi

Corresponding Filing Tracking Number:

Filing Description:

June 12, 2009

The Honorable Jay Bradford

Arkansas Department of Insurance

1200 West 3rd Street

Little Rock, AR 72201-1904

Dear Commissioner Bradford:

Re: Metropolitan Life Insurance Company as Administrator for TIAA-CREF Life Insurance Company

SERFF Tracking Number: META-126204447 State: Arkansas
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In accordance with state long-term care insurance requirements, we are providing the attached reports for calendar year 2008:

- Lapse & Replacement

Respectfully,

Loren Balletto
Sr. Product Consultant

Enclosure(s)

Company and Contact

Filing Contact Information

Mary Rinaldi, Consultant- Compliance mrinaldi@metlife.com
MKTG/AD
Green Farms Road 203-221-3859 [Phone]
Westport, CT 06880

Filing Company Information

TIAA-CREF Life Insurance Company	CoCode: 60142	State of Domicile: New York
730 Third Avenue	Group Code:	Company Type:
New York, NY 10017	Group Name:	State ID Number:
(212) 578-2944 ext. 2944[Phone]	FEIN Number: 13-3917848	

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

SERFF Tracking Number: *META-126204447* *State:* *Arkansas*
Filing Company: *TIAA-CREF Life Insurance Company* *State Tracking Number:* *42800*
Company Tracking Number: *LAPSE & REPLACEMENT REPORT-TIAA*
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Per Company: *No*

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
TIAA-CREF Life Insurance Company	\$0.00	06/26/2009	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Harris Shearer	08/05/2009	08/05/2009

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Disposition of this filing	Note To Reviewer	Mary Rinaldi	07/29/2009	07/29/2009

<i>SERFF Tracking Number:</i>	<i>META-126204447</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>TIAA-CREF Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>42800</i>
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<i>Product Name:</i>	<i>Individual LTCI</i>		
<i>Project Name/Number:</i>	<i>Lapse & Replacement Report-TIAA/Lapse & Replacement Report-TIAA</i>		

Disposition

Disposition Date: 08/05/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>META-126204447</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>TIAA-CREF Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>42800</i>
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Health - Actuarial Justification		Yes
Supporting Document	Outline of Coverage		Yes
Supporting Document	Lapse & Replacement Report		Yes
Supporting Document	cover letter		Yes

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Note To Reviewer

Created By:

Mary Rinaldi on 07/29/2009 12:50 PM

Last Edited By:

Harris Shearer

Submitted On:

08/05/2009 04:00 PM

Subject:

Disposition of this filing

Comments:

I see that your status indicates 'pending fees'. It is my understanding we are not required to submit fees for compliance reports. In the past, we have never submitted fees. If this is a requirement, please provide the regulation.

If I am correct, can you please let me know when we may expect a response on this submission.

Sincerely,

Mary J. Rinaldi

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Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Flesch Certification		
Bypass Reason:	NA for this submission		
Comments:			

		Item Status:	Status Date:
Bypassed - Item:	Application		
Bypass Reason:	NA for this submission		
Comments:			

		Item Status:	Status Date:
Bypassed - Item:	Health - Actuarial Justification		
Bypass Reason:	NA for this submission		
Comments:			

		Item Status:	Status Date:
Bypassed - Item:	Outline of Coverage		
Bypass Reason:	NA for this submission		
Comments:			

		Item Status:	Status Date:
Satisfied - Item:	Lapse & Replacement Report		
Comments:	Please be advised, Metropolitan Life Insurance Company is the administrator for TIAA-CREF Life Insurance Company		
Attachment:	AR TIAA L & R REPORT.pdf		

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Item Status:

Status

Date:

Satisfied - Item: cover letter

Comments:

Attachment:

AR TIAA L&R LETTER.pdf

**Long-Term Care Insurance
Replacement and Lapse Reporting Form**

For the State of Arkansas

Company Name: Metropolitan Life Insurance Company
As administrator for TIAA-Cref Life Insurance
Company Address: Long-Term Care Group
57 Greens Farms Road
Westport, CT 06880
Contact Person: Loren Balletto, Sr. Product Consultant

For the Reporting Year of 2008

Due: June 30th annually, June 2009

Company NAIC Number: **60142**

Phone Number: (203) 221-6546

Instructions

The purpose of this form is to report on a statewide basis information regarding long-term care insurance policy replacements and lapses. Specifically, every insurer shall maintain records for each agent on that agent's amount of long-term care insurance replacement sales as a percent of the agent's total annual sales and the amount of lapses of long-term care insurance policies sold by the agent as a percent of the agent's total annual sales. The tables below should be used to report the ten percent (10%) of the insurer's agents with the greatest percentages of replacements and lapses.

Listing of the 10% of Agents with the Greatest Percentage of Replacements

Agent's Name	Number of Policies Sold by this Agent	Number of Policies Replaced by this Agent	Number of Replacements as % of Number Sold by this Agent
N/A			

Listing of the 10% of Agents with the Greatest Percentage of Lapses

Agent's Name	Number of Policies Sold by this Agent	Number of Policies Lapsed by this Agent	Number of Lapses as % of Number Sold by this Agent
N/A			

Company Totals: (Individual & Group Business)

Percentage of Replacement Policies Sold to Total Annual Sales 0.00%

Percentage of Replacement Policies Sold to Policies In Force (as of the end of the preceding calendar year) 0.00%

Percentage of Lapsed Policies Sold to Total Annual Sales 0.00%

Percentage of Lapsed Policies Sold to Policies In Force (as of the end of the preceding calendar year) 0.00%

Metropolitan Life Insurance Company
Long-Term Care
PO Box 937, Westport, CT 06881-0937



June 12, 2009

The Honorable Jay Bradford
Arkansas Department of Insurance
1200 West 3rd Street
Little Rock, AR 72201-1904

Dear Commissioner Bradford:

Re: Metropolitan Life Insurance Company as Administrator for TIAA-CREF Life Insurance Company

In accordance with state long-term care insurance requirements, we are providing the attached reports for calendar year 2008:

- Lapse & Replacement

Respectfully,

A handwritten signature in black ink, appearing to read "Loren Balletto". The signature is fluid and cursive, with the first name "Loren" and last name "Balletto" clearly distinguishable.

Loren Balletto
Sr. Product Consultant

Enclosure(s)